

**UNITED STATES BANKRUPTCY COURT  
EASTERN DISTRICT OF PENNSYLVANIA  
READING DIVISION**

In re:

DANIEL H STOEBER  
TAMA L STOEBER  
Debtor(s)

Case No. 18-16393-PMM

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**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Scott F. Waterman, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 09/26/2018.
- 2) The plan was confirmed on 07/25/2019.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was completed on 12/14/2023.
- 6) Number of months from filing or conversion to last payment: 63.
- 7) Number of months case was pending: 67.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$64,365.00.
- 10) Amount of unsecured claims discharged without full payment: \$86,077.75.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor \$37,702.22  
Less amount refunded to debtor \$335.97

**NET RECEIPTS: \$37,366.25**

**Expenses of Administration:**

Attorney's Fees Paid Through the Plan \$3,530.00  
Court Costs \$0.00  
Trustee Expenses & Compensation \$3,203.04  
Other \$0.00

**TOTAL EXPENSES OF ADMINISTRATION: \$6,733.04**

Attorney fees paid and disclosed by debtor: \$470.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
BANK OF AMERICA	Unsecured	3,028.00	NA	NA	0.00	0.00
CAPITAL ONE AUTO FINANCE	Secured	23,638.00	15,075.00	17,486.52	17,486.52	0.00
CAPITAL ONE AUTO FINANCE	Unsecured	NA	8,720.21	8,720.21	259.61	0.00
CAPITAL ONE BANK (USA) NA	Unsecured	NA	185.11	185.11	5.51	0.00
CARRINGTON MORTGAGE SERVICES	Secured	85,455.00	84,797.62	NA	0.00	0.00
DIRECT TV	Unsecured	654.00	NA	NA	0.00	0.00
DISCOVER BANK	Unsecured	4,598.00	4,598.60	4,598.60	136.91	0.00
FIRST PREMIER BANK	Unsecured	275.00	NA	NA	0.00	0.00
HYUNDAI MOTOR FINANCE COMPAN	Unsecured	5,196.00	5,196.82	5,196.82	154.70	0.00
MARINER FINANCE	Unsecured	2,425.00	NA	NA	0.00	0.00
MET-ED	Unsecured	362.00	NA	NA	0.00	0.00
PA DEPARTMENT OF REVENUE	Priority	1,945.26	1,945.26	1,945.26	1,945.26	0.00
PA DEPARTMENT OF REVENUE	Unsecured	NA	415.30	415.30	12.37	0.00
PA TURNPIKE COMMISSION	Unsecured	63.60	NA	NA	0.00	0.00
PHILADELPHIA PARKING AUTHORITY	Unsecured	141.00	NA	NA	0.00	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	3,092.00	3,091.62	3,091.62	92.04	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	NA	4,316.17	4,316.17	128.49	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	NA	391.98	391.98	11.66	0.00
READING AREA WATER AUTHORITY	Secured	957.97	957.97	957.97	957.97	0.00
READING PARKING AUTHORITY	Unsecured	125.00	NA	NA	0.00	0.00
SALLIE MAE	Unsecured	7,336.00	7,458.47	7,458.47	222.04	0.00
SALLIE MAE	Unsecured	7,050.00	7,173.76	7,173.76	213.57	0.00
SALLIE MAE	Unsecured	12,518.00	12,729.02	12,729.02	378.95	0.00
SALLIE MAE	Unsecured	18,333.00	18,606.84	18,606.84	553.93	0.00
SANTANDER BANK NA C/O SALDUT	Unsecured	4,311.00	NA	NA	0.00	0.00
SANTANDER CONSUMER USA INC	Unsecured	11,506.00	1,983.35	1,983.35	59.04	0.00
UNITED STATES TREASURY (IRS)	Priority	3,600.00	7,958.82	7,958.82	7,958.82	0.00
UNITED STATES TREASURY (IRS)	Unsecured	NA	1,355.20	1,355.20	40.35	0.00
VERIZON	Unsecured	235.18	NA	NA	0.00	0.00
VISIONS FCU	Unsecured	280.00	280.16	280.16	8.34	0.00
VISIONS FCU	Unsecured	NA	240.00	240.00	7.13	0.00

<b>Summary of Disbursements to Creditors:</b>			
	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
<b>Secured Payments:</b>			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$0.00	\$0.00	\$0.00
Debt Secured by Vehicle	\$0.00	\$0.00	\$0.00
All Other Secured	\$18,444.49	\$18,444.49	\$0.00
<b>TOTAL SECURED:</b>	<b>\$18,444.49</b>	<b>\$18,444.49</b>	<b>\$0.00</b>
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$9,904.08	\$9,904.08	\$0.00
<b>TOTAL PRIORITY:</b>	<b>\$9,904.08</b>	<b>\$9,904.08</b>	<b>\$0.00</b>
<b>GENERAL UNSECURED PAYMENTS:</b>	<b>\$76,742.61</b>	<b>\$2,284.64</b>	<b>\$0.00</b>

<b>Disbursements:</b>		
Expenses of Administration	<u>\$6,733.04</u>	
Disbursements to Creditors	<u>\$30,633.21</u>	
<b>TOTAL DISBURSEMENTS :</b>		<b><u>\$37,366.25</u></b>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 05/09/2024

By: /s/ Scott F. Waterman

Trustee

**STATEMENT:** This Unified Form is associated with an open bankruptcy case , therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.